REMARKS

Applicant has now studied the Office Action, the pending claims and have made the above claim amendments to incorporate features from pending claim 21 into pending claim 20 and pending claim 23 into claim 22.

The Examiner suggests in paragraphs 4-6, pages 2 and 3 of the Detailed Action that including of the steps of Fig. 2 would result in the applicant's arguments being persuasive.

The applicant's remarks in the Request for Reconsideration filed October 31, 2007 stated that it is critically important for the present invention that the software module is already stored on a removable memory unit connected to the terminal and ready for use. This is explicitly claimed by the applicant in claims 20 and 22. The only steps referred to in the remarks are on page 2 in the Request for Reconsideration of October 31, 2007 were the transmitting and receiving steps which, it was said, are best illustrated by reference to Fig. 2 of the present application and steps 203 and 209.

Therefore, the Examiner's interpretation of what applicant argued is incorrect. Applicant only argued that it is critical that the software module is already stored on a removable memory unit connected to the terminal and ready for use. It can be seen in the independent claims that this limitation is expressly claimed in the first step of claim 20 and the first element of claim 22.

In that light, the Examiner is referred back to the remarks section of the Request for Reconsideration filed October 31, 2007 for a further discussion.

Nevertheless, applicant does not object to amending the claims as suggested by the Examiner. The subject matter of amended claims 20 (+ 21) and 22 (+ 23) as well as new claims 24 and 25 is indeed inventive over *Geiger et al* and *Proust et al*.

New dependent claims 24 and 25 depend, respectively, from method claim 20 and apparatus claim 22, and cover the subject matter of Fig. 3 described beginning at page 9, line 27 of the specification. These claims cover an actual integrity check that is enabled by their respective independent claims.

The objections and rejections of the Office Action of January 30, 2008, having been obviated by amendment or shown to be inapplicable, withdrawal thereof is requested and passage of claims 20-23 to issue is solicited.

Respectfully submitted,

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